

Dental Care Plan

Administered by Delta Dental for Non-Represented Employees

PLAN HIGHLIGHTS / 2009 OPEN ENROLLMENT



Dental Care Plan vs. DEP or DDP

- Dental Care Plan *eliminates the fixed benefit levels* that were applicable under DEP or DDP.
 - With DCP, benefit amounts are a percentage of the dentist's charge (Delta Dental Maximum Approved Fees).
 - With the new DCP benefit levels, Explanations of Benefits will be easier to read and understand.
- DCP requires a small contribution from all Plan Participants but, for most services, the dollar amount of the Dental Care Plan benefit payable will be higher.
- DCP includes coverage enhancements:
 - Sealants covered for all dependent children under age 14
 - Benefits for specified (Endosteal) implant services
- There will be no changes in where claims are paid or in the Customer Services provided.
- DCP will continue to protect Plan Participants by prohibiting balance billing when services are received from a Delta Dental dentist.

Dental Care Plan vs. DEP or DDP– Example

Calculations for the example shown on the next slide were based on the following assumptions:

- Dental care services received for a root canal on a molar (CDT 7240);
- NM dentist, DEP and DDP benefits calculated per Schedule II;
- Calendar year deductible has been met / DCP benefits payable at 80% (benefit level applicable to Restorative services such as a root canal);
- DCP benefits paid per a \$650.00 Maximum Approved Fee from a Delta Dental PPO dentist; and
- DCP benefits paid per a \$863.00 Maximum Approved Fee from a Delta Dental Premier dentist.

Fees shown are accurate as of the October 2008 date this slide was prepared. The example reflects savings for one type of procedure and is offered for illustration purposes only. Although DCP will reduce patient out-of-pocket costs for the majority of procedures (as compared to DEP or DDP), savings for some procedures may not be applicable and/or may be more or less significant than in the example shown. Savings over the prior dental plan, when applicable, will vary based on the type of procedure and the dentist from whom services were received.

Important Note: Out-of-Pocket costs may be significantly higher when services are received from a dentist who does not participate with Delta Dental as non-participating dentists may balance bill patients up to the full amount of their regular fees (no discounts apply).

Dental Care Plan vs. DEP or DDP– Examples

	Dental Plan Benefit	Patient Cost (Out-of-Pocket)	Additional Amounts Payable under DCP
DEP benefit if dentist Delta Dental PPO (100% of Sandia schedule)	\$374.00	\$276.00	\$146.00
DEP benefit if dentist Delta Dental Premier (100% of Sandia schedule)	\$374.00	\$489.00	\$316.40
DDP benefit if dentist Delta Dental PPO (100% of Sandia schedule)	\$468.00	\$182.00	\$ 52.00
DDP benefit if dentist Delta Dental Premier (100% of Sandia schedule)	\$468.00	\$395.00	\$222.40
DCP if dentist Delta Dental PPO (80% of Max Approved Fee)	\$520.00	\$130.00	In this example, DCP reduces out-of-pocket costs, as shown, between \$52-\$316 (based on the dentist seen and whether the prior plan was DEP OR DDP).
DCP if dentist Delta Dental Premier 80% of Max Approved Fee)	\$690.40	\$172.60	

Calendar Year Deductibles

- \$ 50 per enrolled person
- \$150 aggregate per family
- Do not apply to Diagnostic & Preventive
- Do not apply to Orthodontic Services

Calendar Year Annual Maximum

- \$1,500 per enrolled person

Lifetime Maximum for Orthodontic Services

- \$1,800 per enrolled person *

* Note: Individuals who previously met the \$1,500 Ortho Maximum under DEP may receive additional benefits under DCP if Ortho treatment continues into 2009




Dental Care Plan – Benefits Overview

	Delta Dental PPO		Delta Dental Premier	
Diagnostic and Preventive Services – No Deductible				
Covered Oral Exams (2 per Calendar Year); Routine Cleanings (2 per Calendar Year), X-rays, Fluoride Application, Emergency Treatment, Space Maintainers, Sealants	Dental Care Plan Pays 100%	You Pay 0%	Dental Care Plan Pays 100%	You Pay 0%
Restorative and Basic Services – Deductible Applies				
Periodontal Cleanings (2 per Calendar Year), Fillings, Stainless Steel Crowns, Extractions, Oral Surgery, Periodontics Root Canals, General Anesthesia and Occlusal Guards	Dental Care Plan Pays 80%	You Pay 20%	Dental Care Plan Pays 80%	You Pay 20%
Major Services – Deductible Applies				
Inlays, Crowns, Bridges, Partials or Complete dentures (including repairs) and Specified Implant Procedures	Dental Care Plan Pays 50%	You Pay 50%	Dental Care Plan Pays 50%	You Pay 50%
Orthodontic Services – \$1,800 Lifetime Maximum / No Deductible				

Services may be received from Out-of-Network dentists but those dentists may balance bill patients for amounts over Delta Dental Premier Maximum Approved Fees.

Dental Care Plan – Ortho Benefits

	In-Network	Out-of-Network
Orthodontic Services – No deductible		
	<p>Dental Care Plan Pays 50% up to an \$1,800 <u>lifetime</u> maximum</p> <p>Enrollees Pay 50% plus balance of cost subject to Delta Dental Maximum Approved Fee</p>	<p>Dental Care Plan Pays 50% up to an \$1,800 <u>lifetime</u> maximum</p> <p>Enrollees Pay 50% plus any Amount Balance Billed *</p>

* Out of network dentists may balance bill patients
for amounts over Delta Dental Premier Maximum Approved Fees.

Dental Care Plan – Provider Networks Overview

Delta Dental PPO	Delta Dental Premier	Find a Dentist
<p>These dentists will not bill patients for amounts over the Delta Dental Maximum Approved Fees applicable to Delta Dental PPO.</p> <p>“In-Network” providers in every state</p> <p>Over 108,000 dentist locations nationally, with almost 600 in NM.</p>	<p>These dentists will not bill patients for amounts over the Delta Dental Maximum Approved Fees applicable to Delta Dental Premier.</p> <p>“In-Network” providers in every state</p> <p>Over 186,000 dentist locations nationally, with over 950 in New Mexico.</p>	<p>Out-of-network dentists <u>may</u> balance bill patients for amounts over Delta Dental Premier Maximum Approved Fees.</p> <p>Whenever possible, use “In-Network” dentists.</p> <p>On-line dentist search <u>toolkitsonline.com</u></p>
<p>Delta Dental PPO: Offers the deepest discounts for services (lowest Maximum Approved Fees), which results in lower patient copayments. Includes a good selection of general dentists and, in most locations, some Specialists.</p> <p>Delta Dental Premier: The nation’s largest network of dentists, offering the broadest selection of In-Network dentists including, in most locations, all types of Specialists.</p> <p>Out-of-Network: Coverage applies when services are received from a dentist who does not participate with Delta Dental but these dentists are not prohibited from balance billing patients up to the full amount of submitted charges and they are not subject to Delta Dental member protections.</p>		

When coverage is available under DCP *and* another dental plan

COB Provisions under the Dental Care Plan

COB provisions are designed to make sure, when benefits are applicable under more than one dental plan, that every Sandia Plan Participant receives a combined benefit equal to the benefits available under DCP, regardless of any other coverage applicable. These provisions apply even if another plan is primary.

If the other plan's benefit is less than what would have been paid under the Dental Care Plan, the DCP benefit will be limited to the amount necessary to make the combined payment (both plans) equal to what would have been paid had the DCP been the only coverage.

If benefit payment from another group plan equals or exceeds the amount of benefit payable under the Dental Care Plan, DCP will make no additional payment.

Verify Benefits / Know Out-of-Pocket Costs In Advance

- ✓ Upon request, a pre-treatment cost estimate will be provided by your dentist
- ✓ At no cost to you, Delta Dental will provide Pre-determination
- ✓ You and your dentist agree
- ✓ Pre-determination is recommended (but not required) for more expensive procedures such as implants

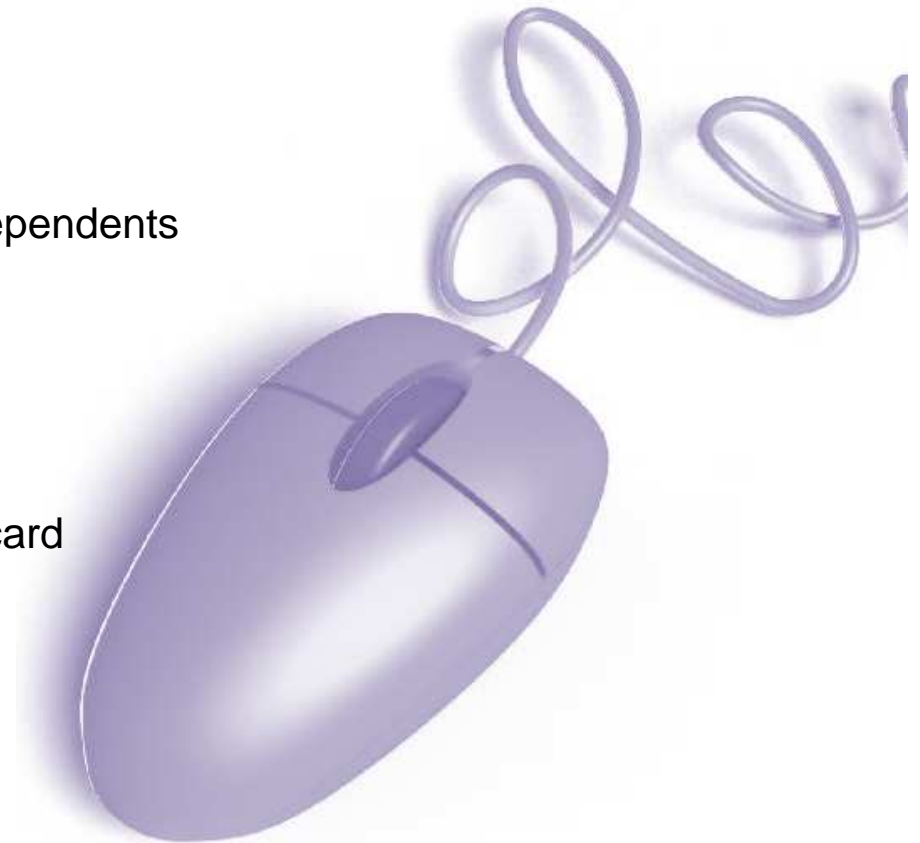


**Pre-determination –
You're entitled to it!**

Enrollees have online access to personalized benefit information, oral health information, privacy policies and more.

Go to toolkitsonline.com
then select **Consumer Toolkit** to

- Verify eligibility of subscriber and dependents
- Confirm status of deductibles and plan maximums
- Review how a specific claim was processed
- Print a personalized subscriber ID card



Reducing Out-of-Pocket Costs

Use your Flexible Spending Account (FSA)!

- There are three ways for Sandia Plan Participants to reduce the cost of dental care.
 1. Reduce the total cost of care, and therefore the dollar amount of patient copayments, by selecting a Delta Dental PPO dentist whenever possible.
 2. If services are received from a dentist who does not participate in Delta Dental PPO, make sure to select a Delta Dental Premier dentist to receive In-Network member protections and avoid balance billing.
 3. Plan your FSA funding so you can reduce the financial impact of ***planned*** dental care expenses.
- Most out-of-pocket dental expenses, including non-covered procedures, are allowable under your FSA.
- **The annual FSA election amount is \$100 - \$5000.**

Your FSA -- Reducing Out-of-Pocket Costs

Flexible Spending Accounts are designed to help reduce the financial impact of a *planned* eligible expense.

- **Orthodontic treatment is an example of *planned* dental care.**
- **Because Orthodontic care is expensive, and is subject to a fixed (\$1,800 DCP Lifetime Maximum), funding treatment through the FSA can result in significant savings.**
- **Assuming a \$5,000 treatment cost, \$3,200 could be paid with pre-tax dollars vs. after tax dollars.**

Maximize benefits!

- **Request a Pre-determination to better estimate the cost of more expensive planned dental care procedures.**
- **Make realistic but conservative estimates of the out-of-pocket costs for the care you plan to receive.**
- **Fund your FSA accordingly!**

Important Note: The cost of care shown in the example above is illustrative only. Treatment plans, and the cost of care, will vary based on patient needs and the dentist from whom services will be received.

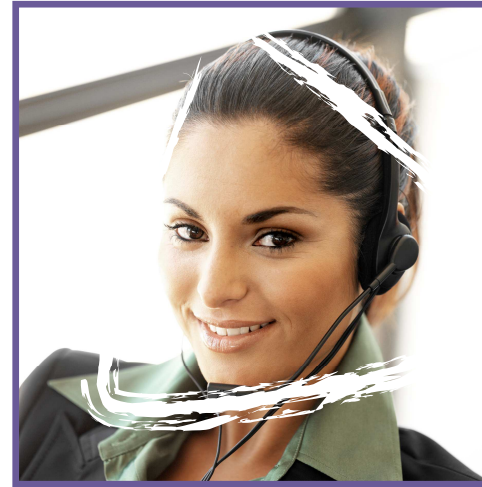
Available Resources

Questions?

- Most dental plan and FSA questions can be answered quickly by the Sandia Benefits Office. **Call on your Sandia Benefit Representatives!**
- **Refer to the 2009 DCP Summary of Benefits** for a more complete coverage description.
- Review general benefits or the status of a specific claim by using Consumer Toolkit at **toolkitsonline.com**.

**HBE Customer Service
Sandia / NM
(505) 844-HBES (4237)**

(800) 264-2818 Delta Dental
customerserviceemail@deltadentalmi.com



Call a Delta Dental Benefit Representative when you have questions about a specific benefit or claim.